Dated: 12/22/24

United States District Court District of South Carolina Charleston Division

Lisa King, Plaintiff
v.
Mercedes Benz Financial Services, Defendant

9:24-cv-7680-BHH-MHC

## Complaint for Breach of Contract

- 1. Lisa King is a resident of Beaufort County in the State of South Carolina.
- 2. Mercedes Benz Financial Services is a business entity authorized to conduct business in Beaufort County, South Carolina.
- 3. This action arises from a breach of contract. The amount in controversy exceeds \$75,000, and this claim is filed in the United States District Court for the District of South Carolina, Beaufort Division, which has proper jurisdiction and venue.
- 4. On or about 8/29/2024, Plaintiff Lisa King entered into a consumer credit transaction involving a financing agreement with Defendant Mercedes Benz Financial Services for the cash-equivalent of \$100,000. A copy of the agreement is attached as Exhibit C-1.
- 5. Plaintiff tendered a payment to Defendant under Accord and Satisfaction as performance on the contract on 9/18/24. Evidence of this tender is attached as Exhibit C-2.
- 6. Plaintiff subsequently sent a Notice of Opportunity to Cure with the tendered payment to Defendant on 10/4/24, in accordance with the contract terms. A copy is attached as Exhibit C-3.
- 7. On 10/15/24, Plaintiff sent a Notice of Default Judgment with the tendered payment under Accord and Satisfaction. A copy of this notice is attached as Exhibit C-4.

- 8. Defendant refused to fulfill its contractual obligations to Plaintiff, including honoring the Accord and Satisfaction. Evidence of this refusal is attached as Exhibit C
- 9. By failing to perform as agreed, Defendant has breached the contract.
- 10. Plaintiff has suffered financial harm due to Defendant's failure to honor the terms of the agreement.
- 11. Defendant has also failed to return the negotiable instrument submitted by Plaintiff.
- 12. Defendant's actions violate both the South Carolina Commercial Code and applicable federal laws governing contractual obligations and negotiable instruments.
- 13. Plaintiff seeks enforcement of the agreement and restitution for the damages incurred as a result of Defendant's breach.

WHEREFORE, Plaintiff requests that this Court grant the following relief:

- 1. Specific performance of the contract or, alternatively, restitution in the amount of \$100,000.
- 2. That Defendant be held responsible for all costs associated with this action.
- 3. Any additional relief that the Court deems fair and equitable.

Respectfully submitted,

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